



live well, work well

## Employee Health Benefits Bulletin

February 2016

*Winter is here to stay for a few more months, so make the most of all it offers. February is American Heart Month... learn how to take care of your heart and try a heart-healthy chocolate recipe!*

### Your 2016 Benefits

**NJWELL Program** February is [American Heart Month](#); find out how [NJWELL](#) rewards you for getting the screenings and exercise you need for a healthier heart and healthier overall you.

Join NJWELL and, once you complete activities like a health assessment, online coaching, or certain [screenings](#), you and your spouse are [eligible for](#) up to \$250 in Visa prepaid cards.

To get started, enroll at [www.horizonblue.com/SHBP](http://www.horizonblue.com/SHBP) or [www.aetnastatenj.com](http://www.aetnastatenj.com). Make 2016 a healthy heart year!

**Annual Benefits Reminder** Your SEHBP plan provides annual benefits for certain preventive care

services like routine physicals, lab work, and screenings. Now that 2016 is here, you can access these annual services in-network at no charge. Also, be aware that any deductibles applying to your plan

renewed on January 1, 2016. See your plan overviews for more details.

**1095 Tax Forms** The Affordable Care Act requires insurers and

employers to provide you with IRS 1095 forms to report if you had qualifying health coverage (i.e., minimum essential coverage) for each month in 2015; those who did not may

need to pay a tax penalty, or a shared responsibility payment, to the IRS. Review the 1095 forms that you receive for accuracy. *Note: do not include the forms when filing taxes with the IRS; keep the forms with your tax copies as proof of qualifying coverage.* For more details, visit [www.horizonblue.com](http://www.horizonblue.com) or [www.aetna.com](http://www.aetna.com).

### National Health Observances

#### February

##### American Heart Month

American Heart Association  
[www.heart.org](http://www.heart.org)

##### Children's Dental Health Month

American Dental Association  
[www.ada.org](http://www.ada.org)

#### March

##### Colon Cancer Awareness Month

American Cancer Society  
[www.cancer.org](http://www.cancer.org)

##### National Kidney Month

National Kidney Foundation  
[www.kidney.org](http://www.kidney.org)



INTEGRITY CONSULTING GROUP

Employee Benefits Specialists

Integrity Consulting Group  
2 Tree Farm Road – Suite A100  
Pennington, New Jersey 08054

Office: 609 737 4313  
Toll-Free: 888 737 4313  
Fax: 609 737 4314



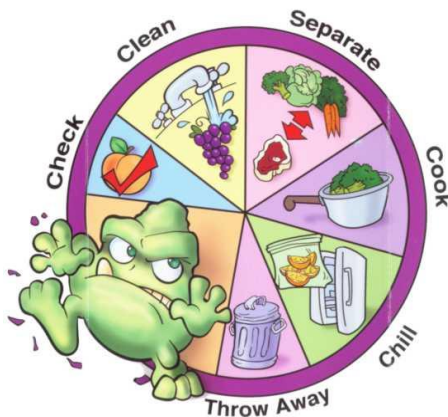
## Your Heart Health

No other disease is as detrimental to American health and welfare as cardiovascular disease. At any given time, an estimated 83.6 million American adults are affected by some form of cardiovascular disease. The Centers for Disease Control and Prevention (CDC) reports that heart disease is our leading cause of death, causing one in three deaths (over 800,000) annually.

Heart disease is caused by atherosclerosis, a buildup of plaque in the inner walls of the arteries, which narrows, slows, or blocks the flow of blood to the heart. The controllable risk factors for developing heart disease include:

- High blood pressure
- High LDL cholesterol
- Type 2 diabetes
- Smoking
- Being overweight or obese
- Lack of physical activity
- Using illegal drugs, such as cocaine

Warning signs depend on the type and severity of your heart condition, but you should know the common symptoms of heart disease, such as shortness of breath, dizziness, chest pain or discomfort, weakness, fatigue, or heart palpitations. See your doctor if you exhibit any of these symptoms. Visit [www.cdc.gov](http://www.cdc.gov) for more info.



## Preventing Food Illnesses

Each year, approximately 1 in 6 Americans get sick from food poisoning. It's not uncommon to hear about food being recalled or a new foodborne illness outbreak. Most people recover without any long-lasting effects; however, those who are pregnant, the elderly, or those with chronic conditions are more at risk for developing complications.

Prevent foodborne illness at your home by being conscious of food safety guidelines. For instance, avoid

Eating raw or spoiled meats and eggs by checking expiration dates before purchasing and preparing food. Wash hands, cutting boards, and knives with antibacterial soap and hot water after handling raw meat, seafood, or eggs. Never serve meat on the same plate used when it was raw. Check meat is fully cooked with a food thermometer.

In addition, avoid thawing food at room temperature; instead, defrost foods in the refrigerator and do not

refreeze food once it's been fully thawed. Remember to refrigerate foods quickly because cold temperatures slow the growth of harmful bacteria. And wash fruits and vegetables thoroughly before eating, especially those that will not be cooked (like fresh apples or pears) in order to prevent foodborne illness.

## Healthy Recipe *Fudgy Fruit* Perfect homemade chocolate treat!

### Ingredients

- 6 Tbsp. semi-sweet chocolate chips
- 2 large bananas, peeled and quartered
- 8 large strawberries
- ¼ cup unsalted peanuts, chopped

### Directions

- Place chocolate chips in small microwave safe bowl; heat on high for 10 seconds.

- Repeat until chocolate is melted, about 30 seconds.
- Place fruit on a small tray covered with a piece of waxed paper.
- Use a spoon to drizzle the melted chocolate on top of the fruit.
- Sprinkle the fruit with chopped nuts.
- Cover the fruit and place in the refrigerator for 10 minutes or until the chocolate hardens.
- Serve chilled. Makes: 4 servings